

<i>SERFF Tracking Number:</i>	<i>NWST-127136461</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>48562</i>
<i>Company Tracking Number:</i>	<i>90-2247 LTC (0411)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2247 LTC (0411)</i>		
<i>Project Name/Number:</i>	<i>90-2247 LTC (0411)/90-2247 LTC (0411)</i>		

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2247 LTC (0411)

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: NWST-127136461 State: Arkansas

SERFF Status: Closed-Filed-Closed
State Tr Num: 48562

Co Tr Num: 90-2247 LTC (0411) State Status: Filed-Closed

Reviewer(s): Harris Shearer, Stephanie Fowler

Authors: Addie Croeker, Jason Gross, Cassandra Hoefke

Date Submitted: 04/22/2011

Disposition Date: 04/28/2011

Implementation Date Requested: On Approval

State Filing Description:

Disposition Status: Filed-Closed
Implementation Date:

General Information

Project Name: 90-2247 LTC (0411)

Project Number: 90-2247 LTC (0411)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 04/28/2011

State Status Changed: 04/28/2011

Created By: Cassandra Hoefke

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Cassandra Hoefke

Filing Description:

We are submitting the attached form for your review and approval, if necessary, as advertising material for the Long Term Care Policy and related forms which have been previously approved in your state.

The letter included with this filing is intended for use by our agents to use with general public.

If you should have any questions regarding the enclosed forms, you may call me at (414) 665-4549 or you can e-mail me at jasongross@northwesternmutual.com. On e-mails that are sent, please copy cassandrahoefke@northwesternmutual.com.

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	<i>Company</i>		
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Sincerely,

Jason Gross, FLMI, AFSI, ACS
Product Compliance Specialist

Company and Contact

Filing Contact Information

Jason Gross, Product Compliance Specialist	jasongross@northwesternmutual.com
720 E. Wisconsin Ave.	414-665-4549 [Phone]
Milwaukee, WI 53202	414-665-5006 [FAX]

Filing Company Information

Northwestern Long Term Care Insurance	CoCode: 69000	State of Domicile: Wisconsin
Company		
720 East Wisconsin Avenue	Group Code: 860	Company Type: Long Term Care
Rm S845	Group Name:	State ID Number:
Milwaukee, WI 53202	FEIN Number: 36-2258318	
(414) 271-1444 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 Fee per Advertising Form.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance	\$50.00	04/22/2011	46866338
Company			

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/28/2011	04/28/2011

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Disposition

Disposition Date: 04/28/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item Letter: Hot Topic	Schedule Item Status Filed-Closed	Public Access No
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Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 48562
Company

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Form Schedule

Lead Form Number: 90-2247 LTC (0411)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed Status 04/28/2011	90-2247 LTC (0411)	Advertising Letter:	Hot Topic	Initial		0.000	90-2247_LTC_(0411)[6].pdf



Northwestern Long Term Care Insurance Company™

A Northwestern Mutual Company

**The purpose of this communication is the solicitation of insurance.
If requested, contact will be made by an insurance agent/producer.**

[Date]

[Recipient's name]
[Recipient's address]

[Norm Weston]
[Financial Representative]
[Agent license number if in CA]
[Agent/producer address]
[Agent/producer phone/fax]
[Agent/producer email]

Learn more about protecting your quality of life

Dear [Recipient's name],

Long-term care insurance is a hot topic these days. Just about every time you pick up a newspaper or a magazine you can find a story about the subject. But what can long-term care insurance do for you? Many of my clients have been asking me the following questions:

- What might be *my* long-term care needs?
- To what extent does Medicare or Medicaid¹ cover long-term care services?
- What does long-term care insurance pay for and exactly how does it work?
- What should I look for in a long-term care insurance company?
- How much does long-term care insurance cost and can I afford it?

Long-term care insurance can be a confusing topic and I'm here to make it easier for you.

Please allow [me/our long-term care specialist, a licensed insurance agent/producer,] to help accurately assess you and your family's current long-term care needs. [I/We] can answer any questions you may have on long-term care insurance from Northwestern Long Term Care Insurance Company, a subsidiary of The Northwestern Mutual Life Insurance Company.

Choose one of the following paragraphs:

[Before we schedule an appointment to discuss the subject in depth, I want to recommend that you visit a website aimed at helping you with some basic information on the subject. Northwestern Long Term Care Insurance Company has created www.learnaboutlongtermcare.com to help both my clients and prospects better understand the issues surrounding one of the largest needs most of us will face, long-term care. Visit the website and then we will get together at your convenience to talk about your own situation.]

[I/We] would be happy to meet with you at your convenience to discuss the advantages of long-term care insurance and how it can help reimburse the costs of professional long-term care. Please [review the enclosed materials and] call me at [phone number] to learn how I can help you manage this risk.]

[I/We] will contact you soon to discuss how long-term care insurance can help reimburse the costs of professional long-term care. In the meantime, [review the enclosed materials and] if you have any questions, feel free to call me at [phone number]. I look forward to talking with you soon.]

Sincerely,

[Name]
[Title]

Northwestern Long Term Care Insurance Company is a subsidiary of The Northwestern Mutual Life Insurance Company, Milwaukee, WI. www.northwesternmutual.com Your state's insurance department may have additional information, including a buyer's guide, explaining long-term care insurance. A financial representative (insurance agent/producer) may contact you. This policy contains exclusions and limitations. Policy forms TT.LTC.(1010) and TT.LTC.ML.(1010). Form TT.LTC.ML.(1010) is only available in New Jersey, New York, Ohio and Pennsylvania.

¹ Medi-Cal in California, Mass Health in Massachusetts